



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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UNION COUNTY SAVINGS BANK

Order Filed on August 1, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-27662 VFP

In Re:
Charise Breeden-Balaam,
Debtor.

Adv. No.:

Hearing Date: 6/6/19 @ 10:00 a.m.

Judge: Vincent F. Papalia

ORDER REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 1, 2019

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Charise Breeden-Balaam

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Caption of Order: ORDER REINSTATING STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, UNION COUNTY SAVINGS BANK, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 33-35 Harding Terrace, Newark, NJ, 07112, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Douglas G. Mitchell, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the order granting relief entered March 12, 2019 as to property located at 33-35 Harding Terrace, Newark, NJ, 07112 is hereby vacated; and

It is further **ORDERED, ADJUDGED and DECREED** that the loss mitigation program payments through June 2019 are to be paid by June 30, 2019

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the loss mitigation payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees totaling \$881.00, comprised of \$531.00 for the motion for relief (\$350.00 attorney fee, \$181.00 filing fee) and \$350.00 for the opposition to the motion for relief, which is to be paid through Debtors' Chapter 13 plan; and

It is **ORDERED, ADJUDGED and DECREED** that the stay is hereby reinstated.